

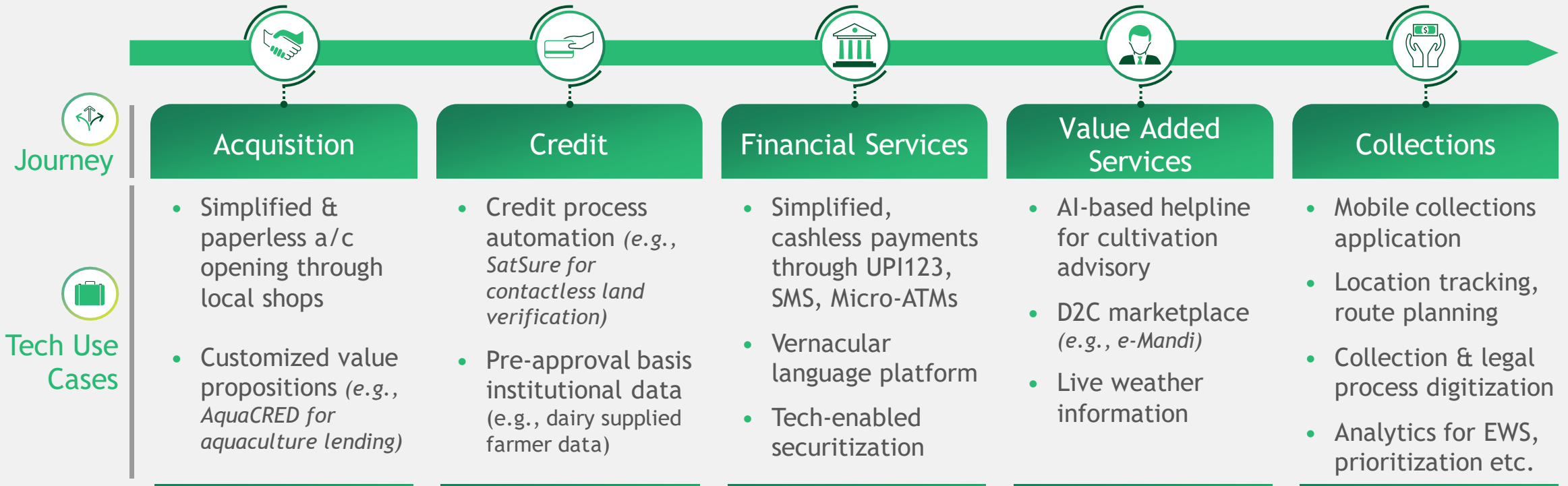


Improving rural financial reach through tech-driven partnerships

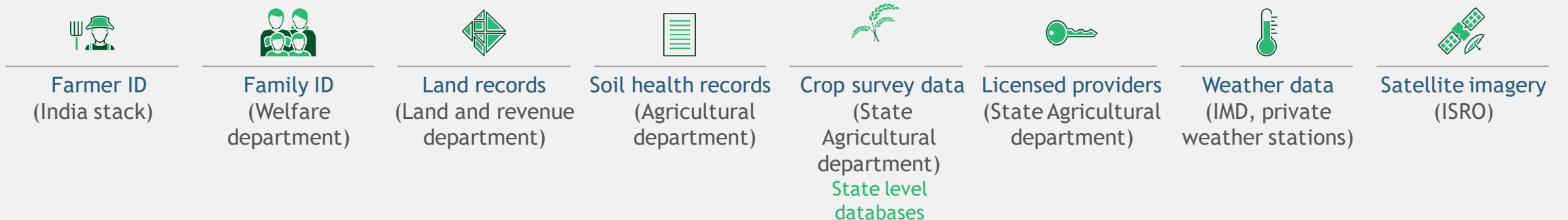
FIBAC Panel Presentation

NOVEMBER 2022

Smart technology-driven use cases are transforming the rural customer journey



Horizontal data sets across multiple institutions



Partnerships emerging with corporates, local players & agri-techs

Illustrative

Partnerships with large institutions for better decisions & optimized risk



इफको का उद्यम



PEPSICO



Product offering: Loans against receivables



Credit worthiness assessed on farmer's history with company & instead of assets & land holding



Limited risk: Corporate deduction at harvest, interest & loan paid directly by corporate

Partnerships with local players for winning trust & expanding outreach

Dairy value chain financing by HDFC is a win-win for all stakeholders

HDFC Bank digitises over 1200 dairy co-operatives across India

By Saloni Shukla, ET Bureau • Last Updated: Mar 08, 2017, 06:22 PM IST

Synopsis
The Milk to Money footprint now covers the states like Gujarat, Rajasthan, Maharashtra, Uttar Pradesh, Punjab, and Haryana among others.



MUMBAI: Private sector lender **HDFC Bank** has digitised payments at over 1,200 dairy co-operatives in the country which benefits 3.2 lakh dairy farmers across 16 states under the aegis of its **Milk to Money (M2M)** programme.


Aggregators

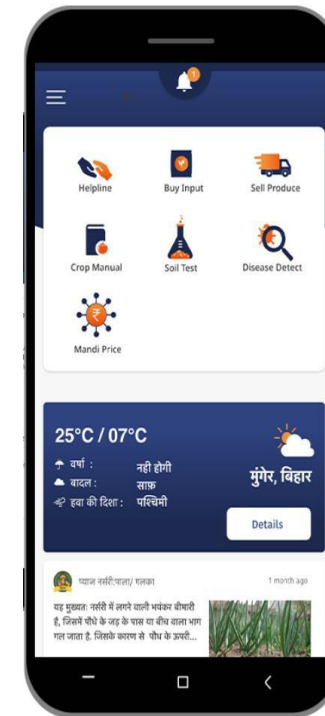


Bank

- ✓ Lower capital requirement
- ✓ Downside limited to first loss guarantee
- ✓ Limited risk exposure
- ✓ Wider customer base
- ✓ Minimized transaction cost

Partnerships with agri-tech for creating winning agri ecosystem

Sequoia funded startup **DeHaat** is serving 4L+ farmers in North India



Weather Report
Info about upcoming changes



Buy Input
Access to 3000+ agri inputs



Sell Produce
Direct supply to 200+ commodity bulk buyers



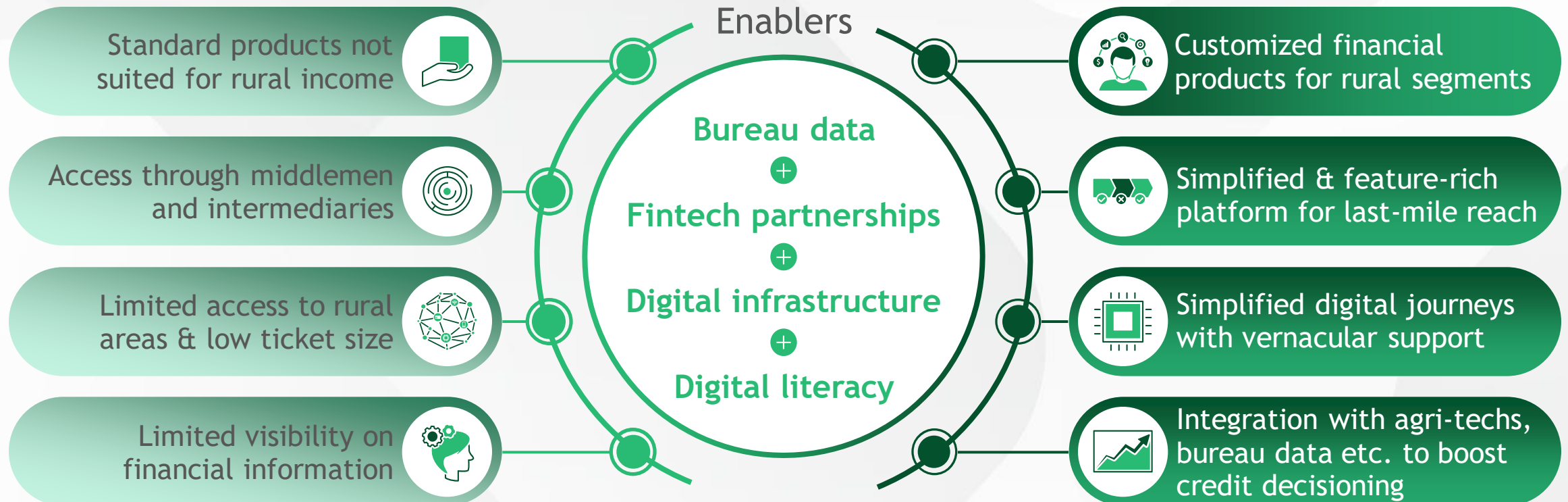
Helpline
AI based custom advisory

Leveraging tech-driven partnerships to build **commercially viable rural franchisee**

High cost to serve due to limited access and low acceptance



... cost-effective outreach through tech-driven partnerships



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